

City of Chelsea

COVID-19 MicroEnterprise Grant Program

Application for Assistance

This program is open to small businesses with five (5) or fewer employees that have been impacted by the COVID-19 pandemic.

The City of Chelsea, through its Department of Housing and Community Development, is providing grants to small businesses to help them continue operations and recover from the COVID-19 pandemic. Funding for this program has been provided by the MA Department of Housing and Community Development, through the Community Development Block Grant Program

Business Information

1. Name of Business: _____
2. Business Address: _____
3. Type of Business: _____
4. Federal Tax ID: _____ DUNS #: _____
5. Name(s) of Owner(s): _____
6. Contact # and email: _____
7. Date business first opened in Chelsea: _____
8. Was your business closed on or after April 1st? ☐ Yes ☐ No For how long? _____
9. Is this a brick-and-mortar location? ☐ Yes ☐ No
10. Is the business on the ground floor with an entrance on a public street? ☐ Yes ☐ No
11. Is the business a franchise? ☐ Yes ☐ No
12. Does your business (check one):
☐ Own the space you operate out of? ☐ Rent the space you operate out of?
13. Does the business operate in multiple locations? ☐ Yes ☐ No How many? _____
14. How many employees did you have on March 1st? Full-time: _____ Part-time: _____
15. How many employees did you have currently? Full-time: _____ Part-time: _____
16. Is this a Minority Owned (>50%) Business? ☐ Yes ☐ No
17. Is this a Woman Owned (>50%) Business? ☐ Yes ☐ No
18. Is this a Veteran Owned (>50%) Business? ☐ Yes ☐ No

19. Do you have a written recovery plan? ☐ Yes ☐ No If yes, please attach a copy.

20. What is your estimate of losses due to Covid-19? _____

21. Amount of funding requested: \$_____

(Maximum \$10,000. Funds may not be available to fully satisfy all requests.)

22. How would these funds be used? (check all that apply)

☐ Rent/Mortgage ☐ Payroll ☐ Utilities ☐ Health and Safety Equipment

☐ Debt Payments ☐ Inventory ☐ Other: _____

23. Describe your business and your clientele, the people who purchase your goods and services (attach additional sheets as necessary):

24. Describe the impact the Covid-19 crisis has had on your business and how these funds would be used (attach additional sheets as necessary):

Financial Data

Please fill out the following forms related to the business's profits and losses:

25. What is the most recent month for which you have income and expense data? _____

26. What was your average **monthly** income in **2019**? _____

27. What were your average **monthly** expenses in **2019**? _____

28. What was your average **monthly** income in Apr-Dec **2020**? _____

29. What were your average **monthly** expenses in Apr-Dec **2020**? _____

30. What were your cash reserves as of 31 July 2020? _____

31. What was your most recent **monthly** income in **2021**? _____

32. What were your most recent **monthly** expenses in **2021**? _____

33. What were your cash reserves as of 31 July 2021? _____

Disclosures

34. Is any owner or family member of an owner related to or a City Councilor? ☐ Yes ☐ No

35. Is any owner or family member of an owner related to or an employee of the Chelsea Department of Housing and Community Development? ☐ Yes ☐ No

36. Is any owner or family member of an owner related to or a staff person or board member of the Chelsea Business Foundation? ☐ Yes ☐ No

Demographics

This information is not required, but it is requested for statistical purposes. It will not affect your ability to receive financing.

Gender: ☐ Female ☐ Male ☐ Non-binary

Age: Are you 60 years of age or older? ☐ Yes ☐ No

Are you a **female and the head of your household**? ☐ Yes ☐ No

Veteran Status: ☐ Veteran ☐ Non-Veteran

Disability: ☐ Yes ☐ No

Race/Ethnicity: (check all that apply)

☐ Alaska Native ☐ American Indian ☐ Asian ☐ Black ☐ Hispanic/Latinx

☐ Native Hawaiian ☐ Pacific Islander ☐ White ☐ Other

Conditions of Program

- I/we authorize the City of Chelsea and its Representatives to verify all information provided herein, and authorize them to investigate this information.
- I/we understand that personal, business, and financial information on file with the City of Chelsea and its Representatives is kept confidential to the extent allowed by law.
- I/we understand that the City of Chelsea and its agents may use and share data collected through this program in aggregate forms to better understand the local economic environment, while protecting personally identifiable information.
- I/we agree to provide additional financial information and complete a financial survey documenting impacts of the Covid-19 crisis.
- I/we agree to engage and respond to correspondences and communication from City of Chelsea and Program Staff in a timely fashion.
- I/we understand that funds under this program are grants that will be not need to be repaid if all grant terms and conditions are met, including, but not limited to: (1) the small business remains operational in Chelsea for three years; (2) the small business documents and adopts sound business practices that lead to stability and/or growth; and (3) the implementation of Covid-19 health and safety best practices.

37. I/we agree to these conditions: ☐ Yes ☐ No

Signature

All owners must sign the application.

I certify that all of the information provided is true, complete, and accurate to the best of my understanding and knowledge. I understand that providing false information will disqualify my application.

Owner Name: _____ Date: _____

Signature: _____

Owner Name: _____ Date: _____

Signature: _____

Owner Name: _____ Date: _____

Signature: _____

Owner Name: _____ Date: _____

Signature: _____

ATTACHMENT A HOW TO SUBMIT YOUR APPLICATION

The application deadline is September 22, 2021, at 4 PM

1. Mail or drop off your application to:

Department of Housing & Community Development
500 Broadway, Room 101, Chelsea, MA 02150
Attention: MicroBusiness Grant Program

Hours: Monday, Wednesday, Thursday: 8am to 4pm

Tuesday: 8am to 7pm

Friday: 8am to 12pm

2. Email your application to:

Lourdes Alvarez, Communications and Community Engagement Manager and Karl Allen, Economic Development Specialist at kallen@chelseama.gov and lalvarez@chelseama.gov

Need assistance with your application? Please feel free to contact Jenny Cepeda or Deise Paraguay at the Chelsea Business Foundation, 617.819.4229.

ATTACHMENT B

Duplication of Benefits Certification

Instructions: This form is mandatory In order for your application to be processed, please carefully review this form and sign at the bottom. Each owner must sign this form.

A duplication of benefits occurs when a person, household, business, government, or other entity receives financial assistance from multiple sources for the same purpose, and the total financial assistance received for that purpose is more than their total need. A duplication of benefits occurs when Federal financial assistance is provided to a person or entity through a program to address losses and the person or entity has received (or would receive, by acting reasonably to obtain available assistance) financial assistance for the same costs from any other source. In these cases, the total amount received exceeds the total need of the person or entity.

Funded by the MA Department of Housing and Community Development, this program relies on funds originating from the federal government, through the Community Development Block Grant Program. Therefore, certain federal regulations apply. The City is required to ensure that there are adequate procedures in place to prevent any duplication of benefits as required by section 312 of the Stafford Act, as amended by section 1210 of the Disaster Recovery Reform Act of 2018 (division D of Public Law 115-254; 42 U.S.C. 5121 et seq.) and all applicable Federal Register notices, including FR-6218-N-01.

Grant funds may not be used to pay for a cost if another source of financial assistance is available to pay for the same cost.

This certification must be completed by any person and/or business applying for and/or receiving funds. It serves to document compliance with CARES Act and other federal requirement to ensure that there are adequate procedures in place to prevent any duplication of benefits.

I, _____

(Name/title of business owner(s))

Hereby certify that:

A. The Community Development Block Grant funds, awarded to the City of Chelsea, does not duplicate/replace any other funds received, including, but not limited to, funds from the following sources:

1. The Paycheck Protection Program
2. Unemployment compensation benefits
3. Insurance claims/proceeds
4. Federal Emergency Management Agency (FEMA) funds

5. Small Business Administration funds

6. Other Federal, State or local funding

7. Other nonprofit, private sector, or charitable funding.

B. Further, this executed certification serves to acknowledge that any individual or family, business, direct beneficiary, or other entity understands and agrees that the CDBG funds must be repaid if it is determined that such assistance is determined to be duplicative.

Signature

Date

ATTACHMENT C

Chelsea CDBG MicroEnterprise Grant Program Policies + Procedures

Each owner must sign the Policies and Procedures.

Overview

The COVID-19 pandemic has economically damaged small businesses everywhere, especially in Chelsea, causing layoffs and closures. This Program is designed to assist a portion of the Chelsea small business community that is responding to and preventing the transmission of COVID-19 through direct financial support. The City of Chelsea has reprogrammed \$80,000 in FY'2018 CDBG funding to establish a microenterprise grant program, with the objectives of preventing, preparing for, and responding to the coronavirus (CDBG-CV). The purpose of this program is to provide financial support for the establishment, stabilization, and expansion of micro enterprises. The maximum grant award is \$10,000 to cover up to three (3) months of operating expenses.

The Chelsea Department of Housing and Community Development (Department), has created the Chelsea Emergency Micro Enterprise Grant Program (the Program) to provide grants to three types of eligible small businesses, each with 5 or fewer employees, to help them serve the community. This support will allow these essential drivers of the local economy to continue to operate or to develop new small businesses that will address needs within the community and provide local employment and services. This program has been designed to provide direct grants to qualified businesses rather than loans. Most of these businesses are not in a position to take on debt, especially as they struggle to operate in an uncertain economic environment.

Eligibility

General Criteria: Applicants must be Chelsea-based microenterprise, defined as a commercial enterprise with five (5) or fewer employees. The Program is exclusively open to for-profit entities (i.e. sole proprietorships, partnerships, corporations, LLCs). Participating businesses must have a physical establishment in Chelsea or, in the case of a startup business, the business must be a startup that intends to operate from Chelsea. From one or more brick-and-mortar location, the business must provide goods and/or services to multiple customers. As the program seeks to prepare for, respond to, and prevent COVID-19, participating businesses must be currently in operation and have been established prior to January 1st, 2019.

Good Standing: Participating businesses must be in good standing with the state and City, including, but not limited to:

- Be current on all taxes through 03/01/2021;

- Maintain active and valid state licenses/registrations, if applicable, and City registrations (i.e. Chelsea Business Certificate), if applicable;
- Not party to litigation involving the state or municipality
- Not currently debarred from state or federal awards

Loss of Income: Participating businesses must be able to document a loss of income equal to or greater than the requested assistance, as a result of COVID-19. The Department reserves the right to request supporting documentation, in excess of the documentation furnished as part of the application submission, to ensure compliance with this provision.

Ineligible Businesses: Prohibited businesses, firms that are ineligible for funding, consist of the following:

- Real estate rentals/sales businesses;
- Businesses owned by persons under the age of 18;
- Businesses that are chains (local, regional, or national);
- Liquor stores;
- Weapons/firearms dealers;
- Lobbyists/firms that provide lobbying services;
- Cannabis-related businesses;

Eligible Businesses: Through this Program, the City seeks to aid two distinct types of microenterprises.

1. Existing MicroEnterprises: Chelsea for-profit, neighborhood businesses that primarily serve low and moderate income persons. These may include businesses such as bodegas, laundromats, and small restaurants located in Chelsea's neighborhoods. The owner of one of these businesses does not need to be income qualified, but must demonstrate that a majority of the customers are low and moderate income persons.
2. MicroEnterprise Start Ups: Low and moderate income individuals that own a start-up microenterprise are eligible to receive a grant to develop a MicroEnterprise. This requires the individual(s) to express an interest and, after an initial screening be expected to be, actively working toward developing a MicroEnterprise at the time it is formed. These businesses could include collectives that manufacture goods for sale or provide services such as child care. The owner(s) of the start-up seeking funding must be low and moderate income, as defined by the income limits set by the U.S. Department of Housing and Urban Development for the Boston-Cambridge-Quincy MA-NH HUD Metro FMR Area. Updated annually, these income limits will change each year.

National Objective Compliance

The City will carry out the Program in accordance with CDBG National Objectives.

Existing MicroEnterprises

National Objective: To aid existing microenterprises, the City proposes undertaking the Program under the Low and Moderate Income Area national objective ("LMA"). Based on the LMA

National Objective, a participating business must serve a predominantly low and moderate income neighborhood or community wide area in which at least 51% of residents are low and moderate income persons. Approximately 68% of City residents are designated low and moderate income persons. Therefore, the City will assess national objective compliance on a citywide basis.

Eligibility Determination: In order to determine whether a business is eligible for the Program, the City will ask the owner to fill out a questionnaire about the market the business serves. Using the responses from this questionnaire and applicable socioeconomic data from the U.S. Department of Housing and Urban Development and U.S. Census, the City will determine whether the business serves a predominantly low and moderate area. The City's written determination will be transmitted to the applicant and stored in the project file.

MicroEnterprise Start-ups

National Objective: To aid microenterprise start-ups, the City proposes undertaking the Program under the Low and Moderate Income Limited Clientele national objective (LMI-LC). The owner(s) of the start-up seeking funding must be low and moderate income, as defined by the income limits set by the U.S. Department of Housing and Urban Development for the Boston-Cambridge-Quincy MA-NH HUD Metro FMR Area. Updated annually, these income limits will change each year. The City will perform an income eligibility determination for each of the owners.

Eligibility Determination: To document compliance with national objective based on ownership by LMI persons, applicants must qualify the business for assistance based on supporting income documentation of family (2018 or 2019 tax returns – business and personal). Documentation of family income will be required, such as the most recent tax returns, profit & loss reports detailing payments to owners, and similar documents. The Program will rely on Annual Income as defined in accordance with 24 CFR Part 5.609.

HUD FY2021 Income Limits

Number of Persons in Family	Gross Annual Income Not to Exceed
1	\$70,750
2	\$80,850
3	\$90,950
4	\$101,050
5	\$109,150
6	\$117,250
7	\$125,350
8	\$133,400

Source: U.S. Department of Housing and Urban Development, Boston-Cambridge-Quincy MA-NH HUD Metro FMR Area

Use of Funds

Grants may be used for most purposes if they facilitate the establishment, stabilization, or expansion of a micro enterprise and they prevent, prepare for, or respond to coronavirus.

Grant funds are intended to support ongoing operations during the Covid-19 pandemic, enable businesses that were non-essential to reopen, and startup costs for new micro enterprises.

Eligible costs can include rent, utilities, salaries and benefits, mortgage payments, insurance, COVID-19 health and safety measures, personal protective equipment, and costs associated with inventory.

Maximum Allowable Award

Once the City determines that an applicant is eligible for funding, the City will compute the maximum allowable award, based on the losses incurred by the business, as a result of COVID-19. Under no circumstances will an award exceed \$10,000 or the cost of up to three (3) months of expenses, whichever is less. Applicants must submit a budget that indicates how the funds will be spent over the three (3) month period. Following the disbursement of funds, the applicant must submit receipts demonstrating that the funds were used for the purposes stated in the application.

Application & Award Procedures

Application: Applications will be accepted for an initial three week period. All applications must be accompanied by a fully completed W9 form. All applicants must possess a valid federal tax identification number and obtain a DUNS Number Applications. DUNS Numbers can be obtained for free. Applications may be submitted digitally or physically. Incomplete applications may be rejected.

Evaluation: Upon the closure of this initial three week application period, City staff will review applications for completeness, conduct a preliminary eligibility determination, collate materials, and begin the qualitative evaluation process. The evaluation of applications may take up to four (4) weeks, depending on the quality and completeness of each application. Once the applications are evaluated and scored, staff will perform a final determination of eligibility. During this process, the City will ask that applicants fill out a supplemental questionnaire, which is used to verify national objective compliance. At a minimum, the determination of eligibility review will look at the application, proposed use of funds, conformance to program policies and CDBG regulations, and national objective compliance. The City will draft a National Objective Determination as part of this process.

Evaluation Criteria: The City will assess each application using the qualitative evaluation criteria found in Attachment D. Minority-owned, women-owned, and veteran-owned businesses will receive a priority through the assignment of four (4) additional points during the evaluation process.

Notification & Award: Selected applicants will receive a Notice of Award and Grant Agreement for endorsement. The Grant Agreement will cover a period of three (3) years from the date of execution, during which the beneficiary will be subject to monitoring. The selected applicant must fully execute and return the Grant Agreement. Subsequently, the Grant Agreement will be countersigned by the City, including, but not limited to, the City Manager.

Unsuccessful applicants will be notified by email. If an email address was not provided, they will be notified by mail.

Disbursement & Reporting: The disbursement of funds will occur after the Grant Agreement has been fully executed. Generally, it will take approximately two (2) weeks for funds to be disbursed once agreements have been signed. Funds will be issued via check directly by the City. Following the receipt of funds, the recipient must submit receipts or other financial records describing the use of the funds within 180 days. Within 180 days of receipt of funds, recipients must furnish receipts of all expenditures for which grant funds are used. Digital and hardcopy receipts will be accepted. Receipts should specify the date of the purchase or expense, the type of purchase or expense (i.e. rent, inventory), and the value of the purchase or expense. For labor and payroll expenses, the recipient must submit itemized documentation of the employees, amounts paid, and date of payment. Examples of appropriate documentation include, but are not limited to, store receipts, purchase orders, credit card statements, and bank statements. Failure to submit the mandatory receipts, necessary to demonstrate that the funds were used for proper purposes, will result in the City requiring the repayment of all monies that cannot be adequately accounted.

Monitoring: Quarterly, the City will tabulate and report anonymous socioeconomic and demographic data on applicants and recipients. Periodically, during the three (3) year period following the execution of the Grant Agreement, the City will monitor recipients to ensure compliance with the program.

Future Application Rounds: Following the initial three (3) week application period and resulting evaluation, award, and disbursement process, the Department may reopen the application period, if funds remain unspent. The second round of applications may be accepted on a rolling basis, or the Department may set out a three (3) week application window, when applications could be submitted.

Repayment

This program provides direct grant assistance to qualified small businesses. If a business receives funds, remains in business in Chelsea, and complies with the grant terms and conditions, the business will NOT have to repay any funds.

If a business ceases to exist or relocates outside of Chelsea within three (3) years of the execution of the grant agreement, the business shall repay a prorated share of grant funds, according to the schedule below

- Year 1: 100% of grant funds
- Year 2: 66% of grant funds
- Year 3: 33% of grant funds

Duplication of Benefits

A duplication of benefits occurs when a person, household, business, government, or other entity receives financial assistance from multiple sources for the same purpose, and the total assistance received for that purpose is more than the total need for assistance. Duplication of benefits occurs when Federal financial assistance is provided to a person or entity through a program to address losses and the person or entity has received (or would receive, by acting reasonably to obtain available assistance) financial assistance for the same costs from any other source (including insurance), and the total amount received exceeds the total need for those costs.

To comply with this section, applicants must complete the Duplication of Benefits

Certification, Attachment B. The certification must be completed by any recipient of funds, in compliance with Section 312 of the Stafford Act, as amended by Section 1210 of the Disaster Recovery Reform Act of 2018, and all applicable Federal Register notices, including FR-6218-N-01.

Dispute Resolution Process

Should a dispute or difference of opinion arise, the Department of Housing and Community Development's Project Manager is available, as an impartial third party with experience and economic development knowledge, who can assist in arbitrating the dispute. The overall goals are to minimize conflict and assist small businesses.

Persons dissatisfied with or aggrieved by administrative or operations decisions made during the grant cycle will have access to the following complaint resolution hierarchy:

1. Persons aggrieved should prepare an appeal in writing specifying the nature of the complaint and suggested remedies, if applicable, and submit it the Project Manager. If the complaint involves a decision to deny, modify, or set conditions on assistance or benefits, the person(s) making the complaint will establish his or her standing to appeal the decision. "Standing" is limited to individuals who applied for and were denied assistance or were otherwise required to meet certain requirements that had the effect of denying assistance. The Project Manager will respond to a written complaint within 15 days of receiving it, and may hold a meeting with any persons involved to attempt to resolve the complaint.
2. If Project Manager cannot resolve the complaint, the aggrieved persons may request in writing a meeting with the Director of Housing and Community Development. The Director will respond to a written complaint within 15 days of receiving it, and may hold a meeting with the persons and Program staff or other parties together or separately, depending on the nature of the complaint and the potential to resolve the complaint by mediation. Preference will be given to mediation wherever possible and appropriate.
3. If the persons aggrieved are not satisfied with the Director's decision, a written appeal may

be submitted to the City Manager. The City Manager and/or his designee will respond to a written complaint within 30 days of receiving it. The City Manager and/or his designee may meet with the aggrieved persons, Program staff, and the Director together, depending on the nature of the grievance and its potential for being resolved by mediation. Preference will be given to mediation wherever possible and appropriate. The decision of the City Manager is final, and will be issued within 45 days of receiving the appeal.

4. Administrative actions that are not eligible for appeal include a denial of assistance based on an applicant primarily serving customers outside of the predominantly low and moderate income service area or, if an applicant is a startup, based on the applicant's family income exceeding the permissible limits, fraudulent or misleading income representations, and requests for types of assistance not funded by the Program.

Equal Opportunity

Accommodations for persons with disabilities and non-English speaking residents:

In accordance with Title II of the Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1974, the City will reasonably accommodate qualified persons with disabilities in all programs and services funded by the MCDBG Grant. All programs will be offered in accessible locations (e.g., those meeting the requirements of the Americans with Disabilities Act Accessibility Guidelines), or redesigned and modified to be accessible when barrier-free facilities are unavailable for program delivery. Reasonable accommodation for other types of disabilities will be made at the request of the affected person.

All application and program materials will be produced in English and Spanish. If the City needs to accommodate non-English speaking persons, it will take all administratively feasible steps to provide translation assistance upon request.

It is the policy of the City of Chelsea to carry out these objectives as effectively as possible and without regard for race, color, creed, religion, national origin, ancestry, sex, age, children, marital status, sexual orientation, gender identity, disability, public assistance or rent-subsidy status.

Conflict of Interest

The City of Chelsea shall adhere to the provisions of Massachusetts General Laws, Chapter 268A, with respect to the Conduct of Public Employees. In addition, no member, officer, or employee of the Program, or its designees, or agents, and no member of the governing body of the locality who exercises any function or responsibility with respect to the Program during his tenure or for (1) year thereafter shall have an interest in any contract or subcontract, or the proceeds thereof, for work to be performed in connection with this program.

SIGNATURES

I, the applicant, have read and I understand the Program Guidelines and I will retain a copy of these guidelines as part of the application package. *(Each owner must sign.)*

Applicant Signature

Co-Applicant Signature

Printed Name

Printed Name

Address of business

Co-Applicant Signature

Co-Applicant Signature

Printed Name

Printed Name

ATTACHMENT D

Evaluation Criteria

Application ID: CDBG18-_____

Business Name: _____

Reviewer: _____

Priority	0 Points	3 Points	7 Points	10 Points	Score
<i>COVID-19 Impact</i>	No Impact	Business is significantly impacted, but able to operate remotely or virtually	Business is significantly impacted, but is able to operate in a limited fashion (i.e. take-out, deliveries, or substantially reduced hours)	Major impact, due to COVID-19 physical distancing and health measures, resulting in a complete cessation of operations during the pandemic	
<i>Brick & Mortar</i>	Business has a physical location on an upper story.	Business has a physical location on the ground level in a residential neighborhood.	Business has a physical location on the ground level, located outside of neighborhood retail districts.	Business has a physical location on the ground level, located in a neighborhood retail or central business district.	
<i>Use of Funds</i>	No plan or description of how funds received will be used.	Plan describing use of funds, consistent with allowable uses, but excluding COVID-19 health and safety measures and/or employment related expenses.	Funds utilized for COVID-19 health and safety measures (i.e. PPE), either exclusively for, or along with other allowable uses.	Funds utilized employment/payroll, either exclusively, or along with other allowable uses.	

<i>Vacancy Risk</i>	Business is not at risk of displacement or eviction, due to sufficient cash reserves or operating revenue or no documentation provided	Business has experienced a reduction in revenue, but maintains some cash reserves as a buffer	Business has experienced a reduction in revenue or closure, is unable to cover upcoming rent	Business has experienced a reduction in revenue or closure, is unable to cover upcoming rent and remains in arrears for unpaid rent	
<i>Magnitude of Loss (reduction in revenue, defined as avg. month 2021 vs. avg. month 2020 since 4/1/20)</i>	<u>0 - <5%: 0 points; 5% - <15%: 1 point; 15% - <25%: 2 points; 25% - <35%: 3 points; 35% - <45%: 4 points;</u> <u>45% - <55%: 5 points; 55% - <65%: 6 points; 65% - <75%: 7 points; 75% - <85%: 8 points;</u> <u>85% - <95%: 9 points; 95% - 100%: 10 points</u>				
<i>Disadvantaged Business Status</i>	<u>Ten points shall be awarded for each category</u> <input type="checkbox"/> Women-owned business (10 points) <input type="checkbox"/> Veteran-owned business (10 points) <input type="checkbox"/> Minority-owned business (10 points)				
<i>Iconic Businesses</i>	<u>Ten points shall be awarded for each category</u> <input type="checkbox"/> One-of-a-kind, independently owned, non-chain small business, found only in Chelsea (10 points) <input type="checkbox"/> Business offers a good or service not found anywhere else in City and/or region (10 points)				
<i>Total Score:</i> XX / 100 possible points					